



Work injury insurance

Looking after businesses and their employees

Each year South Australian registered employers pay an insurance premium for work injury protection which helps fund the Return to Work scheme. If a work injury occurs, the person injured and their employer will receive early assistance and personalised support to achieve the best possible recovery and return to work outcomes.

Benefits at a glance

Support and services provided when a person is injured at work may include:

Support for people injured at work (<30% whole person impairment)

Income support during the period up to 104 weeks from when first incapacitated for work.

Financial support for medical treatment and related expenses for up to one year after income support ends.

Return to work services as reasonably required.

Lump sum payment for loss of future income (economic loss) for people aged up to 70 years assessed with a permanent impairment of between 5 -29% (excl. hearing loss and psychiatric injuries).

Lump sum payment for pain and suffering (non-economic loss) for people assessed with a permanent impairment of 5% or more (excl. psychiatric injuries).

Access to ReCONNECT for up to 12 months after income support ends to help transition from Scheme funded services to community, state, commonwealth or private services.

Support for people assessed as seriously injured at work (30% or more whole person impairment)

Income support to retirement age. If the person injured is within two years of, or past retirement age then income support during the period up to 104 weeks from when first incapacitated for work.

Lifetime financial support for medical treatment and care.

Return to work services if requested.

Lump sum payment for pain and suffering (non-economic loss) for people assessed with a permanent impairment of 5% or more (excl. psychiatric injuries).

Personal and intensive support to meet lifetime care and support needs.

Our service to help with recovery and returning to work

70%
of people are back to work within the first **2 weeks** of their injury

84%
of people are back to work within the first **13 weeks** of their injury

89%
of people are back to work within the first **26 weeks** of their injury

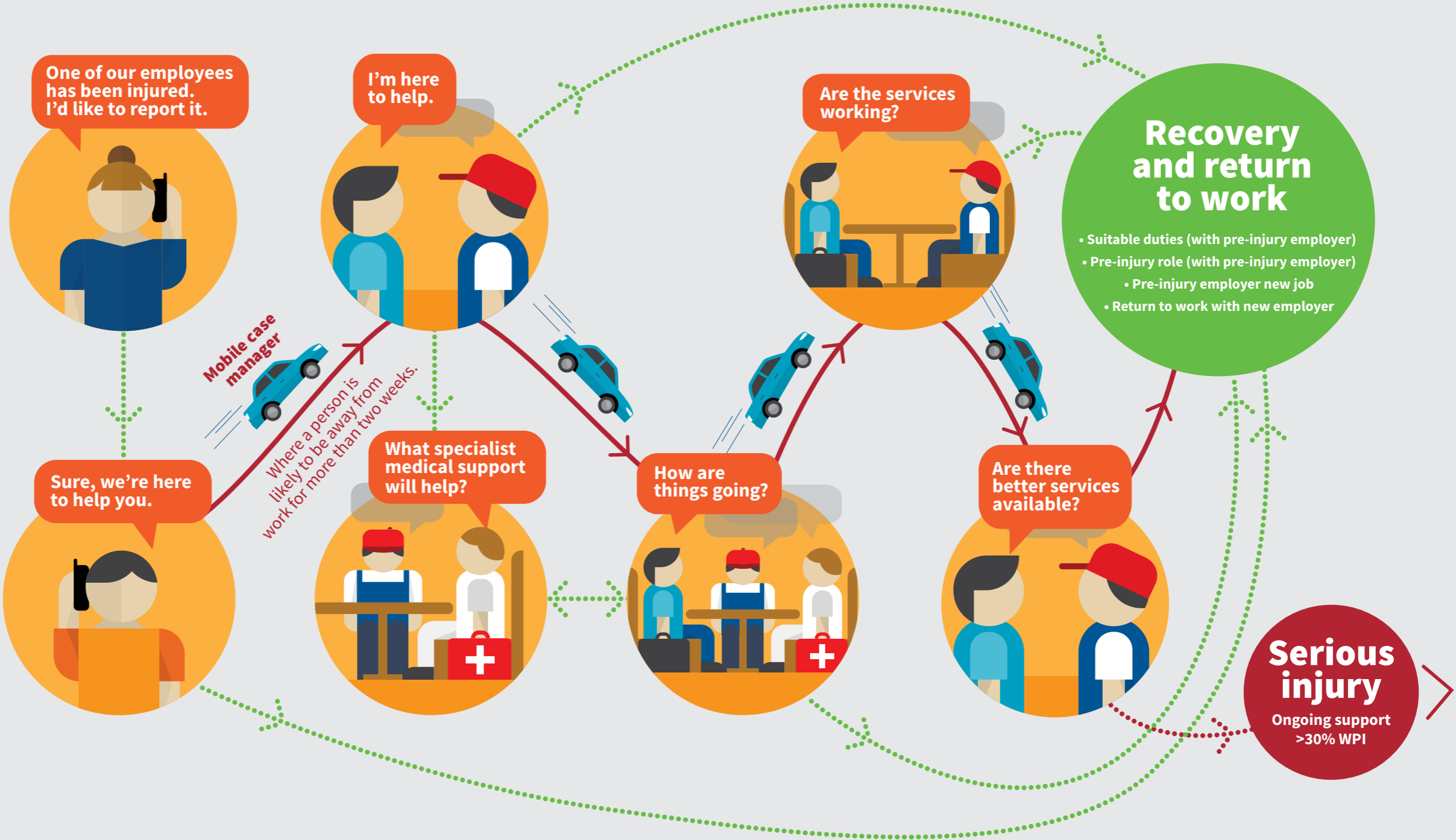
We know it can be distressing when a work injury occurs.

Our claims agents, Employers Mutual and Gallagher Bassett work with the person injured, their employer and treating health practitioners throughout each step of the recovery and return to work journey.

If the person injured is likely to be away from work for more than two weeks, a mobile case manager will meet face-to-face with them and their employer to provide assistance with recovery and return to work.

They will continue to meet with both parties to find out if treatment is working, review work capacity and work options, and identify barriers to and opportunities for recovery and getting back to work.

If the person injured is unable to return to their pre-injury role, the case manager will discuss other options with them and their employer. These options may include retraining for a new job with their current employer or referral to a return to work service provider or job placement provider to find new employment.



Our services support recovery and return to work

Maximising recovery and return to work outcomes are at the heart of everything we do. What you can expect from us and our claims agents when a work injury occurs:



Phone reporting for new claims

Reporting an injury or making a claim is quick and easy with our phone reporting service.



Quicker claims processing

Claims that don't need intensive case management support may be handled over the phone to speed up decisions, payments and reimbursements.

Where intensive support is required, mobile case managers will make on-the-spot decisions wherever possible to arrange fast access to recovery and return to work services.



Face-to-face support

Mobile case managers will provide on-site support where the person injured is likely to be away from work for more than two weeks.



Personalised service and early assistance

Our claims agents will provide fast, customised support to the person injured and their employer to help the person injured to recover, stay at work or get back to work as soon as possible.

Need help?

ReturnToWorkSA

info@rtwsa.com

www.rtwsa.com

Phone 13 18 55 8:30am – 5pm Mon to Fri

If you are deaf or have a hearing or speech impairment you can call ReturnToWorkSA through the National Relay Service (NRS).

TTY users can phone 13 36 77 and ask for 13 18 55.

Speak & Listen (speech to speech) users can phone 1300 555 727 and ask for 13 18 55.

Internet Relay users connect to NRS on www.relayservice.com and ask for 13 18 55.

For languages other than English call the Interpreting and Translating Centre on 1800 280 203 and ask for an interpreter to call ReturnToWorkSA on 13 18 55. For Braille, audio or e-text call 13 18 55.

The information in this publication is compiled by the Return To Work Corporation of South Australia. The data and facts referred to are correct at the time of publishing and provided as general information only. It is not intended that any opinion as to the meaning of legislation is to be relied upon by readers. You should seek independent or legal advice as to the specific issues that are relevant to you, your workplace or organisation.